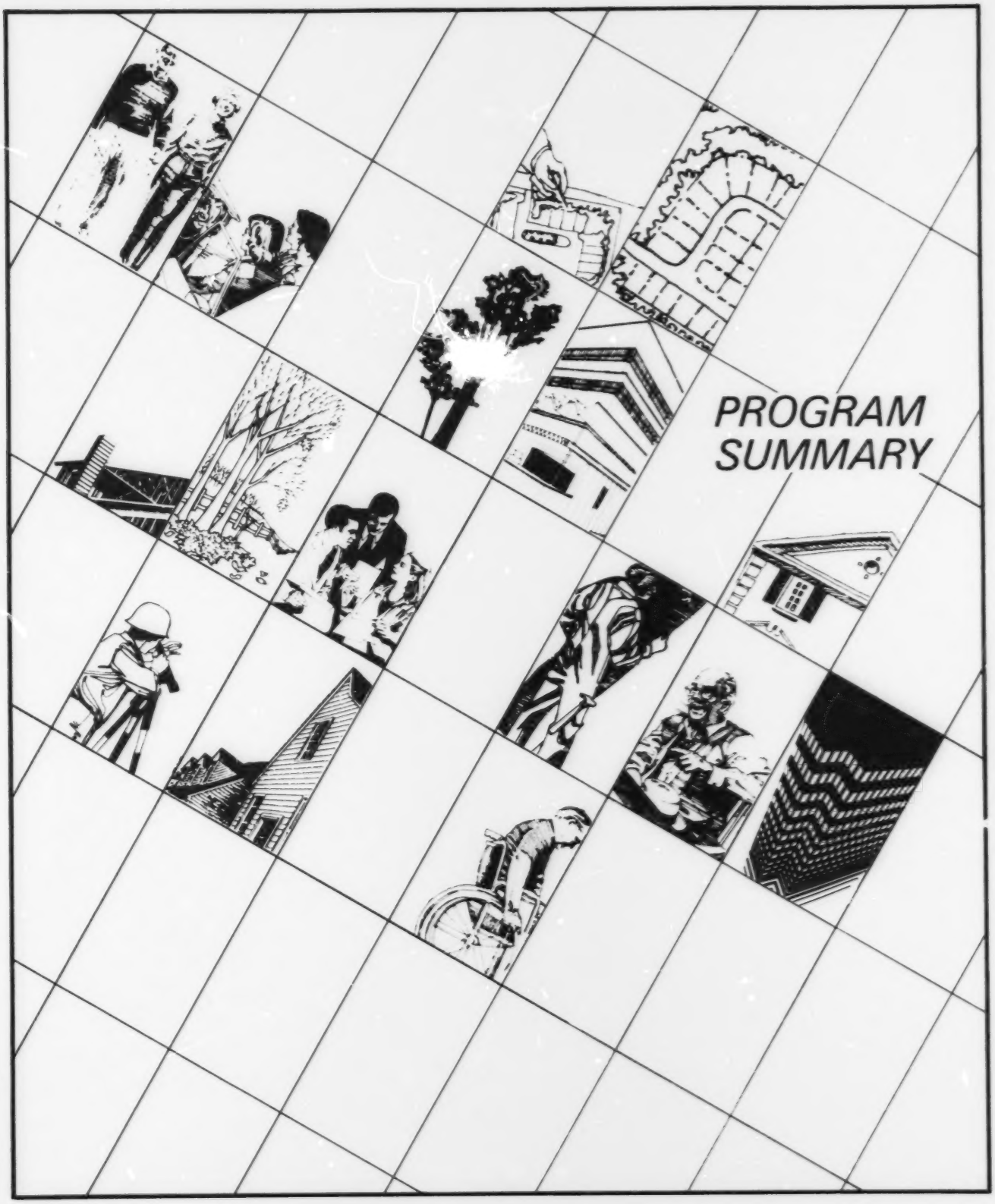

PROGRAM SUMMARY

Nova Scotia

Department of Housing and Consumer Affairs

93-01035/

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Introduction

Homes provide both physical and emotional shelter. One of the single most important investments we can make is in our homes. To meet the changing housing needs of Nova Scotians, the Nova Scotia Department of Housing and Consumer Affairs offers a range of programs and services. The department is dedicated to working with other levels of government, and the housing industry to meet the challenges of housing Nova Scotians.

First created as the Nova Scotia Housing Commission in 1932, its goal was to encourage public and private housing initiatives and to make recommendations for improving housing conditions. The department carries on that tradition today. Nova Scotia was one of the first areas in Canada to be settled, and has some of the country's oldest housing stock. The department's program and service portfolio is designed to maintain this older housing stock, to serve those with special needs and those with low or moderate incomes.

We want to continue to build with Nova Scotians, providing the innovative housing solutions of today, and the framework for tomorrow. This booklet describes only the main features of each program. Further information and applications can be obtained by contacting any one of the offices listed on page 18.

Access-A-Home Program

Purpose

Funded by the Nova Scotia Department of Housing and Consumer Affairs, this program is designed to assist persons or family members whose mobility is limited to a wheelchair. Funds are provided to adapt existing homes for wheelchair accessibility.

Eligibility

The applicant, or a member of the applicant's family, must be limited to a wheelchair due to a long term disability. The applicant must live in the home for which the application is made.

The home must be the principal residence of the applicant and the person limited to a wheelchair.

The funded work will eliminate architectural barriers which restrict the use of a wheelchair, and the alterations must be permanent in nature. Funded work can include the remodelling of a bathroom lowering of light switches, the installation of chair lifts and ramps, and the widening of doors, though work is not limited to these items.

Form of Assistance

The amount of assistance depends upon income. The maximum grant available is $1,350.

To Apply

Contact the nearest office of the Department of Housing and Consumer Affairs.

Apartment Creation Program

Purpose

Funded by the Department of Housing and Consumer Affairs, this program is designed to increase the number of apartments available to low and moderate income individuals. Loans are provided to eligible applicants to increase the number of households accommodated in existing buildings and/or on existing serviced land. This includes the conversion of structures or additions to existing buildings.

Eligibility

The applicant must have resided in Nova Scotia for at least one year. A corporation registered to conduct business in Nova Scotia may also apply for the program.

The applicant must have a good credit rating.

The applicant will enter into an agreement with the Minister of Housing and Consumer Affairs respecting the rents and their manner of calculation to be charged to tenants for a three year period.

All loans shall be used for the creation of new apartment units, and all work will comply with municipal bylaws and regulations.

There is a limit of three units per project or complex.

Form of Assistance

The maximum loan will not exceed $15,000 per eligible unit. The loan shall be secured by a registered first or second mortgage, with the interest rate established at the time of the approval of the mortgage. The term of the mortgage shall not exceed ten years. After the project has been completed, the total of the first and second mortgages shall not exceed 90 percent of the appraised market value. As well, total capital costs of each unit created shall not exceed $40,000.

To Apply

Contact the nearest office of the Department of Housing and Consumer Affairs.

Family Modest Housing Program

Purpose

Funded by the Department of Housing and Consumer Affairs, this program is designed to provide funds to lower and middle income families for the construction or purchase of modest housing.

Eligibility

Eligibility is subject to income.

Applicants cannot presently own adequate housing and must have a good credit rating.

There are size restrictions related to new home construction.

Form of Assistance

A loan is provided to the eligible applicant, whose monthly payment shall be between 20 and 27 percent of gross family income. Interest rates are determined at the time of the loan approval. The loan must be paid back within 25 years. A subsidy is available in warranted situations, to reduce the required monthly mortgage payment or to bring the payment to the required percentage of gross family income.

To Apply

Contact the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

Land Servicing/Lot Sales Program

Purpose

Funded and administered by the Department of Housing and Consumer Affairs, this program is designed to provide serviced lots and block lands throughout Nova Scotia. Well planned subdivisions help to meet the housing needs of Nova Scotians.

Eligibility

Individual members of the public, builders, commercial and institutional developers are eligible to take advantage of the program. The department has an extensive program of land acquisition and servicing, which creates subdivisions of varying sizes. Both public and private housing are included, as well as commercial and institutional areas in these subdivisions.

Form of Assistance

The serviced sites are sold by the Nova Scotia Department of Housing and Consumer Affairs. The department is responsible for land acquisition, project planning as well as land servicing.

To Apply

Contact the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

Nova Scotia Home Awards Program

Purpose

Co-sponsored by the Nova Scotia Department of Housing and Consumer Affairs, and the Department of Tourism and Culture, this program is designed to encourage excellence in the field of housing. The awards were created in 1982 to support innovation and increase public awareness regarding provincial residential development activity.

Eligibility

All housing development in Nova Scotia is eligible, provided the project has been completed and meets the objectives of the program. There are four categories open to submissions from across the province.

Home Unit Design - Award nominees will be considered on the basis of design innovation/excellence, aesthetic appeal/marketability, affordability, efficiency, materials and construction as well as the use of Nova Scotian materials and products. Projects designed by architects and those designed by non-architects are considered in this category.

Home Construction or Delivery Innovation - New ideas and concepts which have an overall positive effect on the quality or the delivery of housing, including use of materials, subdivision design, housing component design, and methods of financing or construction. Projects will be judged on originality, impact on housing industry and economic benefits.

Home Renovation/Rehabilitation - Excellence in renovation of existing housing stock with emphasis on integration within existing structure and the community makes up the criteria for this category. The preservation of otherwise redundant stock, trend setting solutions, adaptive re-use of non-residential buildings, attention to detail and cost effectiveness are also considered.

Historical Restoration - Award nominees will be considered on the basis of excellence in the restoration of an older or heritgage building for housing with emphasis on historical authenticity, compatibility with

existing detail and surroundings, imagination in the adaptation for former or new uses and economic viability.

Form of Assistance

Winners are presented with a bronze plaque and certificate during an awards ceremony usually held in November of each year.

A jury representing the Department of Housing and Consumer Affairs, the Department of Tourism and Culture, the Nova Scotia Home Builders Association and the Nova Scotia Association of Architects evaluate entries.

To Apply

Advertising is placed in newspapers during the summer and fall. Information concerning the awards program can be obtained at any time by contacting the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

Parent Apartment Program

Purpose

Funded by the Department of Housing and Consumer Affairs, this program is designed to provide assistance to eligible homeowners wishing to create an apartment within a principal residence for a senior or seniors related to the homeowner.

Eligibility

The applicant must have resided in Nova Scotia for a period of at least one year, and own property. Loans are available for the renovation of the permanent residence of the applicant. Detached, semi-detached or row housing units may be considered.

Total outstanding charges on the property shall not exceed 90 percent of the market value after completion of the unit. Up to 550 square feet of space can be renovated or added on, and must include 120 square feet for bedroom and storage and may include bathing and minor food preparation areas. If bathing facilities are not included, easy access to existing facilities must be available.

Form of Assistance

The minimum loan under the program is $1000, while the maximum is $15,000. All loans must be secured by a registered first or second mortgage. The repayment term will not exceed ten years. Interest rates are six percent annually.

To Apply

Contact the nearest office of the Department of Housing and Consumer Affairs.

Private Non-Profit Housing Program

Purpose

The Nova Scotia Department of Housing and Consumer Affairs and Canada Mortgage and Housing Corporation fund the capital costs of this program, and subsidize operating costs in co-operation with a private non-profit housing group. Funding for the care of individuals living in this type of housing is cost shared by the relevant municipality and the Department of Community Services. This program is designed to assist households in need to obtain affordable, adequate and suitable rental housing, with or without on-site care or support services.

Eligibility

Private non-profit groups, incorporated under the Societies Act.

Form of Assistance

Funding is available under the National Housing Act through a 100 percent insured loan. The maximum project subsidy (equal to the difference between eligible operating costs and revenues) is shared by the Government of Canada and the Province of Nova Scotia. The costs are shared 75 and 25 percent respectively.

Any remaining deficit and costs associated with the care position of the project are covered by a daily rate. This cost is shared by the relevant municipality and the Department of Community Services.

To Apply

The incoporated private non-profit group advises the Department of Housing and Consumer Affairs of the project they wish to undertake. Such projects may be new construction or the acquisition and conversion of existing units. The group must also indicate the total cost of the project with estimate revenue from rentals and operational costs.

Further details may be obtained by contacting the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

Private Sector Second Mortgage Program

Purpose

The Nova Scotia Department of Housing and Consumer Affairs delivers and administers this program. Funds advanced through the private sector are insured by the department. This program is designed to provide assistance to first time homeowners for the downpayment to construct or purchase a modest home or condominium.

Eligibility

The maximum gross family income is $50,000, and single applicants are welcome to apply. The applicant cannot presently own adequate housing, and must have a good credit rating.

The applicant must have $2,500 in equity, and the maximum purchase price shall not exceed $90,000. When the purchase price exceeds $80,000, the purchaser's equity will increase proportionately.

Form of Assistance

A maximum second mortgage, equal to 25 percent of the purchase price (less the $2,500 in equity) is provided. Maximum loan is $17,500.

The interest rate is established at the time of the approval of the application, and shall be fixed for the term of the first mortgage. The second mortgage must be paid back within 15 years. There is only one loan available to individuals under this program.

To Apply

Contact the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

Provincial Housing Emergency Repair Program

Purpose

Funded by the Nova Scotia Department of Housing, this program provides assistance to individuals with restricted incomes who cannot afford to carry out emergency repairs needed to maintain their homes as habitable units.

Eligibility

The applicant must own and occupy the single family residence. It must also be the principal residence of the applicant.

The required repairs must threaten either the health or safety of the residents to be considered for this program. Repairs to wiring, roofs, septic tanks, wells and windows are covered under this program, although work is not limited to these items.

Form of Assistance

A grant of up to $2,500 is provided for labour and materials.

To Apply

Contact the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

Public Non-Profit Housing – Family Units

Purpose

The capital costs of this program are funded by the Nova Scotia Department of Housing and Consumer Affairs, and Canada Mortgage and Housing Corporation. The relevant municipality shares in the operating expenses of the units built under this program. This program is designed to provide suitable rental accommodation for lower income families who are unable to obtain adequate and affordable housing.

When funding is available and if evidence of need and demand is demonstrated, the Department of Housing and Consumer Affairs places these units on its construction program.

A grant in lieu of taxes is paid to the municipality to help defray the municipality's share of the operating deficit.

Eligibility

Eligibility for family housing is based on family composition, income, present accommodation and residency.

Applicants must have resided in the relevant community for twelve consecutive months within the previous three years. Or, if the applicant was a resident of the relevant municipality for a minimum of 60 months, and can provide evidence of medical or compassionate grounds, eligibility may be considered.

The selection of tenants is carried out by the appropriate regional Housing Authority based on a point system. Regional Housing Authorities are responsible for the daily management of public housing throughout Nova Scotia.

Form of Assistance

Rent is based on a rent-to-income ratio. Rent may vary from 16.7 percent of income to 25 percent of total household income. Units are self-contained with stove and refrigerator.

Units are located throughout the Province of Nova Scotia.

To Apply

Applications or information may be obtained from the Regional Housing Authority serving your area. Information may also be obtained by contacting the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

E R R A T A

pag. 12, line 16:within the previous three years.
Should reads: twenty three months

Public Non-Profit Housing – Senior Citizens

Purpose

The capital costs of this program are funded by the Nova Scotia Department of Housing and Consumer Affairs, and Canada Mortgage and Housing Corporation. The relevant municipality shares in the operating expenses of the units built under this program. This program is designed to provide affordable, comfortable living accommodations for senior citizens.

Eligibility

The applicant must be 58 years of age or older, and must be both physically and mentally self-sufficient.

The applicant must have been a resident in the particular community for twelve consecutive months within the three years prior to the application.

The selection of tenants is carried out by the appropriate regional Housing Authority based on a point system. Regional Housing Authorities are responsible for the daily management of public housing throughout Nova Scotia.

Form of Assistance

Rent is based on a rent-to-income ratio. Rent may vary from 16.7 percent to 25 percent of total household income. Units are self-contained units, with stove and refrigerator. Some units are designed for wheelchair accessibility.

To Apply

Applications or information may be obtained from the Regional Housing Authority serving your area. Information may also be obtained by contacting the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

E R R A T A

pag. 13, line 10: within the three years prior
Should reads: twenty three month

Rent Supplement Program

Purpose

Funded by the Nova Scotia Department of Housing and Consumer Affairs, and Canada Mortgage and Housing Corporation, in co-operation with private landlords and continuing co-operatives. This program is designed to assist households in need to obtain affordable, adequate and suitable rental housing by subsidizing rents in eligible rental dwellings. Rent for the individual is based on income. The difference is made up in the form of a subsidy paid to the landlord.

Eligibility

Selection of eligible renters is carried out by the Housing Authority and based upon a point scoring system.

Rent supplement units can be in both privately owned dwellings and continuing housing co-operatives.

Form of Assistance

Rent charged is based upon a rent-to-income scale and adjusted household income.

The assistance is based on the difference between rent paid by the rent supplement client (based on income) and the fair market rent. The market rent is agreed to by both the Minister of Housing and Consumer Affairs and the owner (or co-operative).

The assistance provided is cost shared by the federal and provincial governments. The province contributes 25 percent of the subsidy, while the federal government contributes 75 percent.

To Apply

Information may be obtained from the Regional Housing Authority serving your area. Information may also be obtained by contacting the nearest office of the Nova Scotia Department of Housing and Consumer Affairs and the Co-operative Housing Federation.

For landlords interested in applying for rent supplement units, the selection of projects is carried out through a public tendering process.

Continuing housing co-operatives, and Canada Mortgage and Housing Corporation in consultation with the Minister of Housing and Consumer Affairs assumes the responsibility for the distribution of rent supplement units in these co-operatives.

Rural and Native Housing Program

Purpose

Funded by Canada Mortgage and Housing Corporation, this program is designed to provide assistance for low income families in rural ares of Nova Scotia to acquire adequate housing. New construction or the acquisition and renovation of an existing unit is eligible. The Department of Housing and Consumer Affairs contributes to the maintenance of units that were built before 1984.

Eligibility

The client must reside in a community or area having a population of 2,500 or less. Priority is given to those in greatest need.

Single family units, either newly constructed or existing units are eligible.

Form of Assistance

Individual loans are made for private ownership of single family units and are repaid over 25 years. Payments are based on income and may vary, up to a maximum of 25 percent of total household income.

To Apply

Contact the nearest office of Canada Mortgage and Housing Corporation for a delivery agent serving your location.

Senior Citizens Assistance Program

Purpose

Funded by the Nova Scotia Department of Housing and Consumer Affairs, this program is designed to assist senior citizens who wish to remain in their own homes but who cannot afford to carry out necessary repairs. Assistance up to $3,000 is available to qualifying individuals.

Eligibility

The applicant, or spouse of the applicant must be 65 years of age or older. Priority is given to applicants with a combined annual income of $20,000 or less.

The applicant must own, be part owner, or have a life interest in the home. The home must be the principal residence of the applicant.

The home must be a single family unit, and can be detached, semi-detached, one unit of row housing or a mobile home.

Form of Assistance

Assistance covers home repairs, alterations, maintenance and work items that pose a threat to health or safety. Repairs to roofing, windows, wiring, plumbing and heating are examples of qualifying work. Cosmetic work does not apply.

To Apply

Assistance up to $3,000 may be available to qualifying applicants. Assistance is determined by income. The assistance is non-repayable, and is available for one time only for qualifying seniors.

Contact the nearest office of the Department of Housing and Consumer Affairs.

Small Loans Assistance Program

Purpose

Funded by the Nova Scotia Department of Housing and Consumer Affairs, this program is designed to provide low interest loans up to $15,000 for repairs, alterations or additions to single family homes for the completion or partial completion of a single family home. Or, for the conversion of larger, single family homes into self-contained apartment units.

Eligibility

The applicant must own and reside in the dwelling for which the application was made. The applicant must have a gross family income of $28,000 annually or less.

The applicant must have a good credit rating. Total housing debt must not exceed 27 percent of gross family income. This includes the principal, interest and taxes for housing related loans.

The total outstanding charges must not exceed 75 percent of the property's appraised value.

Form of Assistance

Loans up to $15,000 are available, with a maximum term of 10 years. Interest rates vary according to income.

Loans are secured by a registered mortgage on the real property, or a registered chattel mortgage on the personal property.

To Apply

Contact the nearest office of the Nova Scotia Department of Housing and Consumer Affairs.

The Offices of the Nova Scotia Department of Housing and Consumer Affairs

Head Office
40 Alderney Drive
P.O. Box 815
Dartmouth, Nova Scotia
B2Y 3Z3
424-4483

Cape Breton Regional Office, serves :
Provincial Building
360 Prince Street
Sydney, Nova Scotia
B1P 5L1
563-2120 or toll free 1-563-2135

- Cape Breton County
- Inverness County
- Richmond County
- Victoria County

Port Hawkesbury Field Office, serves:
MacSween Street, Provincial Building
P.O. Box 149
Port Hawkesbury, Nova Scotia
B0E 2V0
625-0650

- Port Hood
- Louisdale
- River Denys

Central Regional Office, serves:
176 Archimedes Street
P.O. Box 481
New Glasgow, Nova Scotia
B2H 5E5
755-5065 or toll free 1-752-0101

- Antigonish County
- Colchester County
- Cumberland County
- Guysborough County
- Pictou County

Amherst District Office, serves:
144 East Victoria Street
P.O. Box 486
Amherst, Nova Scotia
B4H 4A1
667-1161

- Cumberland County

Metro Regional Office, serves:
Suite 304, Bedford Towers
1496 Bedford Highway
Bedford, Nova Scotia
B4A 1E5
424-5110, or toll free 1-424-5130

Halifax County
Hants County

Millwood Village Sales Office, serves:
1129 Sackville Drive
Sackville, Nova Scotia
B4C 2S7
864-3232

Millwood Village Land Assembly and Sackville Lakes Land Assembly

Western Regional Office, serves:
166 Commercial Street
P.O. Box 1000
Middleton, Nova Scotia
B0S 1P0
825-3481, or toll free 1-825-3483

Annapolis County
Digby County
Kings County
Lunenburg County
Shelburne County
Queens & Yarmouth County

Liverpool District Office, serves:
267 Main Street
P.O. Box 1660
Liverpool, Nova Scotia
B0T 1K0
354-2116, or toll free 1-354-2294

Lunenburg County
Shelburne County
Queens County